

Home Loan Interest Rates Effective 1st July, 2020

RPLR 16.20%

EMPLOYED						SELF EMPLOYED					
	Grade I	Grade II	Grade III	Grade IV	Floor Rate		Grade I	Grade II	Grade III	Grade IV	Floor Rate
30 Lakhs and below	Credit Score 780 & above	Credit Score 700-779	Credit Score 650 -699	Credit Score below 650 & NTB /NTC	%	30 Lakhs and below	Credit Score 780 & above	Credit Score 700-779	Credit Score 650 -699	Credit Score below 650 & NTB /NTC	%
Women	6.95	7.15	7.30	7.35	7.15	Women	7.10	7.30	7.45	7.50	7.30
Others	7.00	7.20	7.35	7.40		Others	7.15	7.35	7.50	7.55	
30-75 Lakhs					%	30-75 Lakhs					%
Women	7.20	7.30	7.45	7.50	7.30	Women	7.35	7.45	7.60	7.65	7.45
Others	7.25	7.35	7.50	7.55		Others	7.40	7.50	7.65	7.70	
Above 75 Lakhs					%	Above 75 Lakhs					%
Women	7.30	7.40	7.55	7.60	7.40	Women	7.45	7.55	7.70	7.75	7.55
Others	7.35	7.45	7.60	7.65		Others	7.50	7.60	7.75	7.80	

PLOT & P +C LOANS

30 Lakhs and below	Employed				Floor Rate	SELF Employed			
	Grade I	Grade II	Grade III	Grade IV		Grade I	Grade II	Grade III	Grade IV
	Credit Score 780 & above	Credit Score 700-779	Credit Score 650 -699	Credit Score below 650 & NTB /NTC		Credit Score 780 & above	Credit Score 700-779	Credit Score 650 -699	Credit Score below 650 & NTB /NTC
Women	7.05	7.25	7.40	7.45	7.20	7.20	7.40	7.55	7.60
Others	7.10	7.30	7.45	7.50		7.25	7.45	7.60	7.65
30-75 Lakhs									
Women	7.30	7.40	7.55	7.60	7.45	7.45	7.55	7.70	7.75
Others	7.35	7.45	7.60	7.65		7.50	7.60	7.75	7.80
Above 75 Lakhs									
Women	7.40	7.50	7.65	7.70	7.55	7.55	7.65	7.80	7.85
Others	7.45	7.55	7.70	7.75		7.60	7.70	7.85	7.90

Note- Plot Equity simultaneous loans will be 10 bps above the applicable plot rate

Self-Employed Value Plus Home Loans- ARHL

Home / HIL / HEL / Refinance	Revised
	%
Loan Amount- 50 Lac & above – Reach rate to apply for loans below 50 Laes	8.30

Top-up Loans- ARHL

Revised	%
Top-up Loans for existing customers	8.30
Rates applicable to Top-up with Balance Transfer Loans	Same as HL Slabs

The concession on ROI through BMA and RMA is not applicable for Top-up and Value Plus Loans.

Revised Offer under the Monsoon Bonanza- Credit Score 730 & Abovewef [tomorrow](#), i,e [12th September 2020](#).

REVISED MONSOON BONANZA OFFER			
SCORE 730 & ABOVE			
		Upto 30 Lacs	Above 30 Lacs
Employed	Woman	6.90%	7.00%
	Others	6.95%	7.05%
Self Employed	Woman	7.05%	7.10%
	Others	7.10%	7.15%

Thus the Revised Monsoon Bonanza Offer is now applicable to all Loans with Credit Score 730 & above as against the earlier criterion of 750 & above.

Applicable rates for all Loans of credit scores below 730 will be as per the existing Grid ...*attached for your ready reference*

NTB/NTC Customers who have never been in default can be offered 10 bps higher than the applicable 'Monsoon Bonanza' Rates.